

From: Nick Duda

Sent: Thursday, April 06, 2006 6:00 PM

To: Public Hearing

Subject: Bank of Wal-Mart

Martin J. Gruenberg, Acting Chairman

FDIC Board of Directors

Dear Martin Grenberg,

Sir, I am writing this letter to you to hopefully add my wife and my name to the list to stop Wal Mart from getting their license from the FDIC to have a bank. I have watched Wal-Mart In the years since that were founded go from a small mom and pop type store to a monolith monopoly. They have closed more stores in my town and blocked other stores from coming into surrounding counties stopping the freedoms of choice that Americans have fought and died for.

The way that WalMart does business is a negative prospect in my opinion. Everyone wants to make a profit that is how business grow and prosper. But WalMart wants to have no compitition and by eliminating other companies who compete, be vendors to WalMart, or suppliers it becomes the largest, the broadest and the ONLY store we can shop at.

Enterprise isn't targeted to just one company but by giving WalMart this license you will be sentencing workers in other banking institutions the lose of their jobs, benefits, and security. It's time for this country to take itself back and return to what our Founding Fathers wanted for us not what one company will let us have.

Please consider your decision very carefully. Thousands of people's lives depend on you making the choice for American Workers not WalMart destroyers. Thank you for your consideration in this matter.

Sincerely,

Nick and Pat Duda